



A quick snack for the road: Learn how to make the Aruban Pastechi!



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LIVE ENTERTAINMENT 7 DAYS A WEEK

PROFESSIONAL COMPLIMENTARY PICTURES ON TUESDAY AND FRIDAY



SUNDAY:

MARRYBELL MADURO
SINGER
6:30 - 8:30pm

MONDAY:

ANGELA FLORES
VIOLINIST
6:30 - 8:30pm

TUESDAY:

JEAN PAUL
SAXOPHONIST
6:30 - 8:30pm

WEDNESDAY:

EDDIE KROON
SINGER 4:00 - 6:00pm
MAILLEYN ALVARADO
VIOLINIST 6:30 - 8:30pm

THURSDAY:

MARRYBELL MADURO
SINGER
6:30 - 8:30pm

FRIDAY:

RICKY THOMAS
GUITARIST
7:00 - 9:00pm

SATURDAY:

EDDIE KROON
SINGER
4:00 - 6:00pm



WATER'S EDGE
RESTAURANT & BAR



KARAOKE 9:00 - 11:00pm

Happy Hour
12 - 1 / 4 - 6 / 9 - 10

PREMIUM
BRANDS

ANGELA FLORES
VIOLINIST
6:30 - 8:30pm

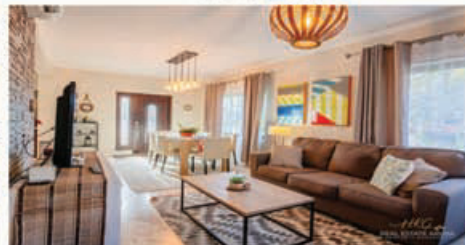
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2 bed 2.5 bath

Blue 536 - Eagle Beach \$785,500
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Diamante 6 - Gold Coast \$655,000
3 bed 3 bath



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Get in touch...

An online debate over foreign workers in tech shows tensions in Trump's political coalition

By MICHELLE L. PRICE

Associated Press

WEST PALM BEACH, Fla. (AP)

— An online spat between factions of Donald Trump's supporters over immigration and the tech industry has thrown internal divisions in his political movement into public display, previewing the fissures and contradictory views his coalition could bring to the White House. The rift laid bare the tensions between the newest flank of Trump's movement — wealthy members of the tech world including billionaire Elon Musk and fellow entrepreneur Vivek Ramaswamy and their call for more highly skilled workers in their industry — and people in Trump's Make America Great Again base who championed his hardline immigration policies. The debate touched off this week when Laura Loomer, a right-wing provocateur with a history of racist and conspiratorial comments, criticized Trump's selection of Sriram Krishnan as an adviser on artificial intelligence policy in his coming administration. Krishnan favors the ability to bring more skilled immigrants into the U.S. Loomer declared the stance to be "not America First policy" and said the tech executives who have aligned themselves with Trump were doing so to enrich themselves. Much of the debate played out on the social me-



President-elect Donald Trump listens to Elon Musk as he arrives to watch SpaceX's mega rocket Starship lift off for a test flight from Starbase in Boca Chica, Texas, Nov. 19, 2024.

Associated Press

dia network X, which Musk owns. Loomer's comments sparked a back-and-forth with venture capitalist and former PayPal executive David Sacks, whom Trump has tapped to be the "White House A.I. & Crypto Czar." Musk and Ramaswamy, whom Trump has tasked with finding ways to cut the federal government, weighed in, defending the tech industry's need to bring in foreign workers. It bloomed into a larger debate with more figures from the hard-right weighing in about the need to hire U.S. workers, whether values in

American culture can produce the best engineers, free speech on the internet, the newfound influence tech figures have in Trump's world and what his political movement stands for. Trump has not yet weighed in on the rift, and his presidential transition team did not respond to a message seeking comment. Musk, the world's richest man who has grown remarkably close to the president-elect, was a central figure in the debate, not only for his stature in Trump's movement but his stance on the tech industry's hiring of foreign workers.

Technology companies say H-1B visas for skilled workers, used by software engineers and others in the tech industry, are critical for hard-to-fill positions. But critics have said they undercut U.S. citizens who could take those jobs. Some on the right have called for the program to be eliminated, not expanded. Born in South Africa, Musk was once on an H-1B visa himself and defended the industry's need to bring in foreign workers. "There is a permanent shortage of excellent engineering talent," he said in a post. "It is the fundamental limiting

factor in Silicon Valley." Trump's own positions over the years have reflected the divide in his movement. His tough immigration policies, including his pledge for a mass deportation, were central to his winning presidential campaign. He has focused on immigrants who come into the U.S. illegally but he has also sought curbs on legal immigration, including family-based visas. As a presidential candidate in 2016, Trump called the H-1B visa program "very bad" and "unfair" for U.S. workers. After he became president, Trump in 2017 issued a "Buy American and Hire American" executive order, which directed Cabinet members to suggest changes to ensure H-1B visas were awarded to the highest-paid or most-skilled applicants to protect American workers. Trump's businesses, however, have hired foreign workers, including waiters and cooks at his Mar-a-Lago club, and his social media company behind his Truth Social app has used the H-1B program for highly skilled workers. During his 2024 campaign for president, as he made immigration his signature issue, Trump said immigrants in the country illegally are "poisoning the blood of our country" and promised to carry out the largest deportation operation in U.S. history. □



Anne Neuberger, Deputy National Security Advisor for Cyber and Emerging Technology, speaks during a press briefing at the White House, March 21, 2022, in Washington.

Associated Press

By ERIC TUCKER

Associated Press

WASHINGTON (AP) — A ninth U.S. telecoms firm has been confirmed to have been hacked as part of a sprawl-

ing Chinese espionage campaign that gave officials in Beijing access to private texts and phone conversations of an unknown number of Americans, a top White

A 9th telecoms firm has been hit by a massive Chinese espionage campaign, the White House says

House official said Friday. Biden administration officials said this month that at least eight telecommunications companies, as well as dozens of nations, had been affected by the Chinese hacking blitz known as Salt Typhoon. But Anne Neuberger, the deputy national security adviser for cyber and emerging technologies, told reporters Friday that a ninth victim had been identified after the administration released guidance to companies about how to hunt for Chinese cul-

prits in their networks. The update from Neuberger is the latest development in a massive hacking operation that has alarmed national security officials, exposed cybersecurity vulnerabilities in the private sector and laid bare China's hacking sophistication. The hackers compromised the networks of telecommunications companies to obtain customer call records and gain access to the private communications of "a limited number of individu-

als." Though the FBI has not publicly identified any of the victims, officials believe senior U.S. government officials and prominent political figures are among those whose communications were accessed. Neuberger said officials did not yet have a precise sense how many Americans overall were affected by Salt Typhoon, in part because the Chinese were careful about their techniques, but a "large number" were in the Washington-Virginia area. □

Most Americans blame insurance profits and denials alongside the killer in UHC CEO death, poll finds

By LINLEY SANDERS, TOM MURPHY and AMELIA THOMSON-DEVEAUX

Associated Press

WASHINGTON (AP) — Most Americans believe health insurance profits and coverage denials share responsibility for the killing of UnitedHealthcare's CEO although not as much as the person who pulled the trigger, according to a new poll.

In the survey from NORC at the University of Chicago, about 8 in 10 U.S. adults said the person who committed the killing has "a great deal" or "a moderate amount" of responsibility for the Dec. 4 shooting of Brian Thompson.

Despite that, some have cast Luigi Mangione, the 26-year-old suspect charged with Thompson's murder, as a heroic figure in the aftermath of his arrest, which gave rise to an outpouring of grievances about insurance companies. Police say the words "delay," "deny" and "depose" were scrawled on the ammunition investigators found at the scene, echoing a phrase commonly used to describe insurer tactics to avoid paying claims.

UnitedHealthcare has said Mangione was not a client.



A demonstrator holds up a sign while waiting for the arrival of Luigi Mangione for his arraignment at Manhattan Criminal Court, Monday, Dec. 23, 2024, in New York.

About 7 in 10 adults say that denials for health care coverage by insurance companies, or the profits made by health insurance companies, also bear at least "a moderate amount" of responsibility for Thompson's death.

Younger Americans are particularly likely to see the murder as the result of a confluence of forces rather than just one person's action.

Americans see a wide range of factors contributing to UHC CEO's killing

The poll finds that the story of the slaying is being followed widely. About 7 in 10 said they had heard or read "a lot" or "some" about Thompson's death. Multiple factors were seen as responsible. About half in the poll believe that at least "a moderate amount" of blame is rooted in wealth or income inequality, although they did not think other factors like political divisions in the U.S. held the same level of responsibility. Patients and doctors often complain about cov-

erage denials and other complications interfering with care, especially for serious illnesses like cancer and amyotrophic lateral sclerosis, or ALS. Insurance industry critics frequently point to company profits in questioning whether the interests of patients are their top focus.

UnitedHealthcare made more than \$16 billion in profit last year, before interest and taxes, on \$281 billion in revenue. Insurers frequently note that most of the revenue they bring in

goes back out the door to pay for care. UnitedHealthcare said this month that it pays about 90% of medical claims when they are submitted. The insurer has not provided details about how many claims that involves.

For young people, blame is spread equally between insurers and the killer

Americans under 30 are especially likely to think a mix of factors is to blame for Thompson's death. They say that insurance company denials and profits are about as responsible as Thompson's killer for his death. About 7 in 10 U.S. adults between 18 and 29 say "a great deal" or "a moderate amount" of responsibility falls on profits made by health insurance companies, denials for health care coverage by health insurance companies or the person who committed the killing. Young people are also the least likely age group to say "a great deal" of responsibility falls on the person who committed the killing. Only about 4 in 10 say that, compared with about 6 in 10 between 30 and 59. Roughly 8 in 10 adults over 60 say that person deserves "a great deal" of responsibility. □

Associated Press

U.S. sanctions the founder of Georgia's ruling political party

Associated Press

WASHINGTON (AP) — The Biden administration has imposed sanctions on the founder of Georgia's ruling political party, which has steered the country away from a pro-Western stance and towards Russia, U.S. officials said Friday.

The State and Treasury departments said they hit Georgian Dream party founder and honorary chairman Bidzina Ivanishvili with penalties "for undermining the democratic and Euro-Atlantic future of Georgia for the benefit of the Russian Federation," according to a statement.

The designation of Ivanishvili is the latest in a series of sanctions the U.S. has slapped on Georgian politicians, lawmakers and others this year. Those sanctions include freezes on assets and properties those targeted may have in U.S. jurisdictions or that might enter U.S. jurisdictions as well as travel bans on the targets and members of their families.

"We strongly condemn Georgian Dream's actions under Ivanishvili's leadership, including its ongoing and violent repression of Georgian citizens, protesters, members of the me-

dia, human rights activists, and opposition figures," the State Department said in a statement. "The United States is committed to promoting accountability for those undermining democracy and human rights in Georgia."

Ivanishvili is a shadowy billionaire who made his fortune in Russia and served briefly as Georgia's prime minister. In 2012, he founded Georgian Dream, Georgia's longtime ruling party. Critics have accused Georgian Dream of becoming increasingly authoritarian and tilted toward Moscow. The party recently pushed



In this photo provided by the Georgian Dream party, Bidzina Ivanishvili, leader of the Georgian Dream party, which he initiated, applauds Mikheil Kavelashvili during a session discussing presidential candidates in Tbilisi, Georgia, on Nov. 27, 2024.

Associated Press

through laws similar to those used by the Kremlin to crack down on freedom of speech and LGBTQ+ rights,

prompting the European Union to suspend Georgia's membership application process indefinitely. □

Maryland sues maker of Gore-Tex over pollution from toxic 'forever chemicals'

By LEA SKENE

Associated Press

Maryland is suing the company that produces the waterproof material Gore-Tex often used for raincoats and other outdoor gear, alleging its leaders kept using "forever chemicals" long after learning about serious health risks associated with them.

The complaint, which was filed last week in federal court, focuses on a cluster of 13 facilities in northeastern Maryland operated by Delaware-based W.L. Gore & Associates. It alleges the company polluted the air and water around its facilities with per- and poly-fluoroalkyl substances, jeopardizing the health of surrounding communities while raking in profits.

The lawsuit adds to other claims filed in recent years, including a class action on behalf of Cecil County residents in 2023 demanding Gore foot the bill for water filtration systems, medical bills and other damages associated with decades of harmful pollution in the largely rural community.

"PFAS are linked to cancer, weakened immune systems, and can even harm the ability to bear children,"



Maryland Attorney General Anthony Brown speaks during a press conference on Sept. 24, 2024, in Baltimore.

Associated Press

Maryland Attorney General Anthony Brown said in a statement. "It is unacceptable for any company to knowingly contaminate our drinking water with these toxins, putting Marylanders at risk of severe health conditions."

Gore spokesperson Donna Leinwand Leger said the company is "surprised by the Maryland Attorney General's decision to initiate legal action, particu-

larly in light of our proactive and intensive engagement with state regulators over the past two years."

"We have been working with Maryland, employing the most current, reliable science and technology to assess the potential impact of our operations and guide our ongoing, collaborative efforts to protect the environment," the company said in a statement, noting a Dec. 18 report that con-

tains nearly two years of groundwater testing results. But attorney Philip Federico, who represents plaintiffs in the class action and other lawsuits against Gore, called the company's efforts "too little, much too late." In the meantime, he said, residents are continuing to suffer one of his clients was recently diagnosed with kidney cancer. "It's typical corporate environmental contamination,"

he said. "They're in no hurry to fix the problem."

The synthetic chemicals are especially harmful because they're nearly indestructible and can build up in various environments, including the human body. In addition to cancers and immune system problems, exposure to certain levels of PFAS has been linked to increased cholesterol levels, reproductive health issues and developmental delays in children, according to the Environmental Protection Agency.

Gore leaders failed to warn people living near its Maryland facilities about the potential impacts, hoping to protect their corporate image and avoid liability, according to the state's lawsuit. The result has been "a toxic legacy for generations to come," the lawsuit alleges.

Since the chemicals are already in the local environment, protecting residents now often means installing complex and expensive water filtration systems. People with private wells have found highly elevated levels of dangerous chemicals in their water, according to the class action lawsuit. □



Lisa Hyland, left, and other family members of Marc Fogel, who has been detained in Russia since August 2021, rally outside the White House for his release, July 15, 2023, in Washington.

Associated Press

Associated Press

WASHINGTON (AP) — An American schoolteacher

arrested in Russia on drug charges more than four years ago has been des-

U.S. teacher jailed in Russia is formally designated as wrongfully detained

ignated by the U.S. government as wrongfully detained, the State Department said Friday.

Marc Fogel, a history teacher from Pennsylvania, is serving a 14-year prison sentence after being arrested in August 2021 at a Russian airport and possessing what his family and supporters said was medically prescribed marijuana. After Fogel was omitted from a massive prisoner swap last August that resulted in the release of Wall Street Journal reporter Evan Gershkovich and corporate security executive Paul Whelan, among others, his family's lawyers made another push for the

Biden administration to secure his freedom, including by designating him as wrongfully detained.

The State Department considers a range of factors in deciding whether to designate an American jailed in a foreign country as wrongfully detained, including if there's credible information that the person is innocent. The factors also include if they are being held for the primary purpose of influencing U.S. policy or securing concessions from the U.S. government.

Officials confirmed Friday that Fogel had now received that designation. "The United States has

been working to secure Marc Fogel's release for some time. We have long called for his humanitarian release and tried to include him in the August 1 deal, but were unable to. The Secretary determined Marc is wrongfully detained in October," the department said in a statement. The designation traditionally shifts supervision of a detainee's case to the office of the Special Presidential Envoy for Hostage Affairs, a State Department office focused on negotiating for the release of hostages and other Americans classified as being wrongfully detained in other countries. □

Israeli troops burn northern Gaza hospital after forcibly removing staff and patients, officials say

By WAFSA SHURFA, FAT-MA KHALED and LEE KEATH
Associated Press

DEIR AL-BALAH, Gaza Strip (AP) — Israeli troops stormed one of the last hospitals operating in northern Gaza on Friday, igniting fires and forcing many staff and patients outside to strip in winter weather, the territory's health ministry said. Kamal Adwan Hospital has been hit multiple times over the past three months by Israeli troops waging an offensive against Hamas fighters in surrounding neighborhoods, according to staff. The ministry said a strike on the hospital a day earlier killed five medical staff.

Israel's military said it was conducting operations against Hamas infrastructure and militants in the area of the hospital, without details. It repeated claims that Hamas fighters operate inside Kamal Adwan but provided no evidence. Hospital officials have denied that.

The Health Ministry said



A Palestinian child hanging cloths on a rope outside tents made locally from pieces of cloth and nylon, in a camp for internally displaced Palestinians at the beachfront in Deir al-Balah, central Gaza Strip, Friday, Dec. 27, 2024.

troops forced medical personnel and patients to assemble in the yard and remove their clothes. Some were led to an unknown location, while some patients were sent to the nearby

Indonesian Hospital, which was knocked out of operation after an Israel raid this week.

Israeli troops during raids frequently carry out mass detentions, stripping men

to their underwear for questioning in what the military says is a security measure as they search for Hamas fighters. The Associated Press doesn't have access to Kamal Adwan,

but armed plainclothes members of the Hamas-led police forces tasked with keeping security and officially separate from the group's armed wing have been seen in other hospitals.

The Health Ministry said Israeli troops also set fires in several parts of Kamal Adwan, including the lab and surgery department. It said 25 patients and 60 health workers remained in the hospital out of 75 patients and 180 staff who had been there. The account could not be independently confirmed, and attempts to reach hospital staff were unsuccessful.

"Fire is ablaze everywhere in the hospital," an unidentified member of the staff said in an audio message posted on the social media accounts of hospital director Hossam Abu Safiya. The staffer said some evacuated patients had been unhooked from oxygen. "There are currently patients who could die at any moment," she said. □

Associated Press

Montenegro approves the extradition of cryptocurrency mogul Do Kwon to the United States

By PREDRAG MILIC

Associated Press

PODGORICA, Montenegro (AP) —

Montenegro has approved the extradition of a South Korean mogul known as "the cryptocurrency king" to the United States, the Balkan country's Justice Ministry said on Friday.

Minister Bojan Bozovic has issued a deposition allowing the handover of Do Kwon, the founder of the Singapore crypto firm Terraform Labs who was arrested in Montenegro last year, according to the ministry.

It was not immediately clear when exactly Kwon would be sent to the U.S. The move follows a months-long legal saga in the case of Do Kwon. Both South Korea and the U.S. had re-

quested Do Kwon's extradition and various courts in Montenegro over the past months have brought and overturned multiple rulings to extradite Kwon either to the U.S. or South Korea.

The Justice Ministry statement cited the latest ruling of Montenegro's Supreme Court which said that conditions have been met for Kwon to be extradited to one of the two countries, and that the final decision lies with the justice minister. The ministry said on Friday that more legal criteria were in favor of extradition the U.S.

Kwon's lawyers in Montenegro said they learned about the decision from the media and that their client cannot be extradited until they receive the ruling.

"Behind such illegal behavior of the minister is the fact that the courts, on two occasions ... made a decision to extradite Do Kwon to South Korea," lawyers Goran Rodić i Marija Radulović said in a statement.

Kwon was charged in the U.S. with fraud by federal prosecutors in New York over a \$40 billion crash of Terraform Labs' cryptocurrency, which devastated retail investors around the world.

He and another South Korean were arrested in Montenegro while trying to depart for Dubai, United Arab Emirates, using fake Costa Rican passports. Kwon has served a prison term in Montenegro for using a fake passport.

Kwon and five others con-

nected to Terraform had been wanted on allegations of fraud and financial crimes in relation to the implosion of its digital currencies in May 2022.

TerraUSD was designed as a "stablecoin," a currency which is pegged to stable

assets like the dollar to prevent drastic fluctuations in prices. However, around \$40 billion in market value was erased for the holders of TerraUSD and its floating sister currency, Luna, after the stablecoin plunged far below its \$1 peg. □



Montenegrin police officers escort South Korean citizen, Terraform Labs founder Do Kwon in Montenegro's capital Podgorica, Saturday, March 23, 2024.

Associated Press

NATO will step up Baltic Sea patrols as Finland probes the possible sabotage of undersea cables

By LORNE COOK
Associated Press

BRUSSELS (AP) — NATO Secretary-General Mark Rutte said Friday that the military alliance will step up patrols in the Baltic Sea region as Finnish investigators work to establish whether a ship linked to Russia sabotaged undersea cables there this week.

Finnish authorities seized control of the ship, the Eagle S, on Thursday as they tried to establish whether it had damaged a power cable linking Finland and Estonia and several data cables. It was the latest in a string of incidents involving the disruption of key infrastructure in the region.

In a post on X, Rutte said that he had spoken to Finland's President Alexander Stubb "about the ongoing Finnish-led investigation into possible sabotage of undersea cables." Rutte said that "NATO will enhance its military presence in the Baltic Sea."

Asked for details about what might be done and when, NATO headquarters would say only that the 32-country alliance "remains vigilant and is working to provide further support, including by enhanc-



Finnish National Police Commissioner Ilkka Koskimäki attends a press conference in Helsinki, Finland, Thursday, Dec. 26, 2024, investigating the electricity transmission between Finland and Estonia through the Estlink 2 connection which was cut on Christmas Day, according to Finnish grid operator Fingrid.

ing our military presence" in the region.

Finland, which shares a 1,340-kilometer (832-mile) border with Russia, joined NATO in 2023, abandoning a decades-old policy of neutrality.

In October 2023, in response to similar incidents, NATO and its allies deployed more maritime patrol aircraft, long-distance

radar planes and drones on surveillance and reconnaissance flights, while a fleet of minehunters was also dispatched to the region.

The Eagle S is flagged in the Cook Islands but has been described by Finnish customs officials and European Union officials as being part of Russia's shadow fleet of tankers shipping oil and gas

in defiance of international sanctions imposed over its war on Ukraine.

The aging vessels, often with obscure ownership, routinely operate without Western-regulated insurance. Russia's use of the vessels has raised environmental concerns about accidents given their age and uncertain insurance coverage.

The Eagle S's anchor is suspected of causing damage to the cable, Finland's Yle state broadcaster has reported, relying on police statements. Kremlin spokesman Dmitry Peskov was asked about the seizure on Friday but declined to comment.

After a high-level meeting about the incident, Stubb posted on X that "the situation is under control. We have no reason to be worried," while adding that the investigation continues. He said that Finland and Estonia had requested extra NATO help.

He said new measures could include "inspections of the insurance certificates of vessels" in the region. Stubb added that "we are also looking at ways, based on international maritime law, to respond more effectively to similar incidents in the future."

The Estlink-2 power cable, which takes electricity from Finland to Estonia across the Baltic Sea, went down on Wednesday but had little impact on services. The incident follows damage to two data cables and the Nord Stream gas pipelines, both of which have been termed sabotage. □

Associated Press

Mexico tests cellphone app allowing migrants to send alert if they are about to be detained in U.S.



Migrants stand in line to board a bus after being deported from the U.S. side back to Matamoros, Mexico, May 11, 2023.

Associated Press

MEXICO CITY (AP) — Mexico is developing a cellphone app that will allow migrants to warn relatives and local consulates if they think they are about to be detained by the U.S. immigration department, a senior official said Friday.

The move is in response to President-elect Donald Trump's threats to carry out mass deportations after he takes office on Jan. 20.

The app has been rolled out for small-scale testing and "appears to be working very well," said Juan Ramón de la Fuente, Mexico's secretary of foreign affairs.

He said the app would allow users to press a tab that would send an alert notification to previously chosen relatives and the nearest Mexican consulate. De la Fuente described it as a sort of panic button.

"In case you find yourself in a situation where detention is imminent, you push the

alert button, and that sends a signal to the nearest consulate," he said.

U.S. authorities are obliged to give notice to home-country consulates when a foreign citizen is detained. Mexico says it has beefed up consular staff and legal aid to help migrants in the legal process related to deportation.

De la Fuente expects the app to be rolled out in January. He didn't say whether the app has a de-activation tab that would allow someone to rescind an alert if they weren't really detained.

The government says it has also set up a call center staffed 24 hours a day to answer migrants' questions.

The Mexican government estimates there are 11.5 million migrants with some form of legal residency in the United States, and 4.8 million without legal residency or proper documents. □

Did you know about...

Basic driving rules on Aruba (part 2)

(Oranjestad)—In Yesterday's issue, we've provided some basic rules when driving on the four-lane highways and roundabouts on the island. Today, we want to offer you more tips and tricks when it comes to driving on the roads and highways of Aruba.

Speed limit in certain areas

As mentioned in yesterday's issue, the legal minimum and maximum speed limit on the island is 50 and 80 km/h respectively. However, there are some areas where it is mandated to drive up to a certain speed. This is always indicated by a circular traffic sign with red border and the number 50 on it. Signs like these are always paired

by a similar sign with the number crossed out further down the road. This means that the mandate for this speed is now over; you may increase your velocity. Red borders on traffic sign—whether it's a circle or triangle—usually signal a warning, prohibition or preference.

Besides the "50" sign, you may also

encounter a traffic sign that says "bebouwde kom". These can be found in San Nicolas and Oranjestad. Bebouwde kom signs are rectangular and blue, and essentially tell you that you are in a heavily inhabited area. The maximum speed limit in a bebouwde kom is 50 km/h. Just like the previous pair, bebouwde kom signs are also paired with a similar sign crossed out.

Priority signs

On the main roads of Aruba (not the highways), you may see a yellow, squared sign with a white border. This sign tells you that on this road, you have priority and all other traffic should yield to you. This sign can be seen in Savaneta for example. So, if you are driving on the main road in Savaneta going to San Nicolas, you are driving on a single long road, and other cars that want to get on this main road or cross it, either from an intersection or from a dirt road, must all wait until traffic on the main road is clear. In other words, you do not have to stop for them. This sign too has a counter part that indicates that your priority is over.

Another priority sign you may encounter is a triangle sign with a red border and something that looks like a cross. You'll see this sign in an intersection. The general rule of thumb for crossing an intersection that do not contain traffic lights, roundabouts, sign or arrows on the road, is to always yield for traffic on your right. However, if you encounter this sign on your side of the intersection, you have priority over the other cars, even the one on your right.

However, be careful not to confuse this sign with a similar up-side down triangle, also found on intersections. This sign is a prohibition sign, telling you that you have to stop and give other cars priority. Of course you also have a "stop" sign that mean the same thing. The stop sign is generally used for tricky intersections with minimal view of opposite incoming traffic.

These are some of the basic rules that you would have to know if you decide to drive on the island. These are of course other traffic signs, and we recommend you visit aruba-travelguide.com for an extensive overview of all traffic signs used on Aruba. □

Picture credits: aruba-travelguide.com



bebouwde kom



end bebouwde kom



end priority



end speed limit



intersection priority



priority



speed limit



stop sign



triangle stop sign

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SUNDAY FUNDAY
B I N G O

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The Brownstone Ribs and Seafood | Moments & Memories Jewelry
Fusion - Piano & Wine Bar | Shalom Body & Soul Spa | Treasure Cove
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Last but not least: check out our website, Instagram and Facebook page! Thank you for supporting our free newspaper, we strive to make you a happy reader every day again. For today we received a lovely message from Alison & Brian Rea from Boston, MA. USA

They wrote to us saying: "Aruba to me is my home away from home.

My husband and I visit Aruba 2 to 3 times a year. We always feel so welcomed. The people on the island are always so nice. The food is delicious. The best time was when we adopted our girl, Ruba from the Animal Relief Foundation. She has been with us for 14 years. We always try and help out the animal foundations any way we can.

We will be back in March! See you then!"

Thank you for sending us this wonderful message sharing what Aruba means to you with us and our readers! □

A quick snack for the road: Learn how to make the Aruban Pastechi!

(Oranjestad)—If you ever been to Aruba before, you probably heard of (and even tried) the Aruban Pastechi. Beloved by young and old, this tasty treat is a staple for party snacks, a quick lunch or even breakfast!

Here's how to make the Pastechi dough.

Ingredients:

4 cups of wheat flour
1 tbsp baking powder (if using self-rising flour, omit baking powder)
1 tsp salt
1 tbsp sugar
0.5 cup of melted butter
1 cup water
1 egg

Directions:

Sift your flour into a bowl and add all the dry ingredients before giving it a quick mix. Next add the butter, water and egg and mix until thoroughly combined. At this point, your dough will start to get sticky; time for an arm workout. Knead your dough into the bowl you are using or on a clean surface with some flour lightly dusted until its surface is smooth. You'll know your dough is ready when it doesn't stick to your hands or the surface on which you're kneading it. Let your dough rest covered for 15-20 minutes.

After resting, divide your dough into approximately 100 gram balls and roll it flat with a rolling pin. The thickness of the pastechi depends on your taste, but the average thinness would be around ¼ inch or so.



Filling for the pastechis varies according to your taste. The easiest and most common filling you'll find in Aruba is a simple cheese filling. For this, we usually use shredded Gouda, but feel free to use any cheese that melts well when frying the pastry.

Place the filling on your rolled out piece of dough, fold it in half and pinch the sides shut with a fork. If you have a folding tool, feel free to use it for this process. Your pastechi is ready for the fryer!

If you want to store some pastechis for lat-

er use, you can freeze them. A good tip is to place a piece of wax paper in between each pastechi if you are to store them on top of one another. This way the pastechis don't stick to each other when defrosting.

Here in Aruba we enjoy pastechi at any time of the day, but it has become almost tradition to eat pastechis for breakfast on the way to work. Many roadside snack trucks sell pastechi from early morning to noon, and offer a variety of fillings like cheese; ham and cheese; ground beef and pulled chicken to name a few. □

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Fusion - Piano & Wine Bar | Shalom Body & Soul Spa | Treasure Cove
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Aruba to me

ORANJESTAD — You are back and we would like to portrait you! By inviting you to send us your favorite vacation picture while enjoying our Happy Island.

Complete the sentence: Aruba to me is Send your picture with that text (including your name and where you are from) to: news@arubatoday.com and we will publish your vacation memory. Isn't that a special way to keep your best moments alive? Please do note: By submitting photos, text or any other materials, you give permission to The Aruba Today Newspaper, Caribbean Speed Printers and any of its affiliated companies to use said materials, as well as names, likeness, etc. for promotional purposes without compensation. Last but not least: check out our website, Instagram and Facebook page! Thank you for supporting our free newspaper, we strive to make you a happy reader every day again. For today we received a lovely mes-

sage from Phil and Barbara Ellerin and family from Lynnfield, MA. USA

They wrote to us saying: "Celebrating our 60th Wedding Anniversary . This is a Diamond Year for my wife. Barb, and me as we are celebrating our 60th wedding anniversary and our 40th in Aruba. We couldn't be happier celebrating at our "Happy Place" surrounded by family and friends.

The warmth of Aruba with its pleasant atmosphere and hospitable people, make our annual celebrations so special. 60 years ago Barb said "Yes" and 40 years ago she said yes again, when we started coming to this Happy Island.

My two favorite 'Yes's'." Thank you for sending us this wonderful message sharing what Aruba means to you with us and our readers! □



Today Is Going To Be A Good Day

Here's why: Aruba Today collected some things to do BEYOND the beach. Yes, we know. Aruba, located 15 miles north of Venezuela in the warm waters of the southern Caribbean, is home to beautiful white-sand beaches, 82-degree days, and thus ideal for the perfect beach day. But we are also blessed with some of the warmest people in the world and our island is 19.6 miles long and 6 miles across, with a total area of 70 square miles. Bit more to discover than the white stretch on the coastline we say. Let's mention some of these hidden gems.

Nature Calls

The Arikok National park is worth the ride. We love the hikes that are guided by the park's rangers whose job is to maintain trails and protect natural resources. The flora and

fauna are beautiful and the historical sites tell you about the island's indigenous roots. The guided tours are even free of charge. If you are not up to walking, you can drive through the park, one way or another this park is a great place to spend an entire day. Cruising through the landscape you end up at some of the most stunning beaches like Dos Playa or Daimara Beach. In Total the park consists of 7907 acres protected nature with a richness of animals living in it. The Aruban whiptail lizard (cododo), Aruban cat eye snake (santanero) and endangered rattle snake (cascabel) are just some of them, you can also admire these close in the park's Visitors' Center. For more information, visit the website www.arubanationalpark.org

The Lighthouse

No, you would not think of this as a hidden gem. The California Lighthouse is actually one of the most known highlights in Aruba and many repeated guests most probably took the ride uphill already. But, there is a significant change to this tower. Since September 2016 you can climb the top. In 2015 Stichting Monumentenfonds started the restoration of the California Lighthouse. The project finished in September 2016 and the Lighthouse is now open for visitors to enjoy the beautiful view from the top. The construction of the California Lighthouse started in 1915. The name 'California' came from a vessel of the West India Company and Pacific Steamship Co. called 'California' that shipwrecked in the area in 1891. Therefore they came up with the idea of building

a lighthouse that could indicate the island's eastern tip to ships with its light. www.arubalighthouse.com will give you more information.

Kayak in the Mangroves

Mangel Halto at Savaneta is definitely a place not to miss out on. The beautiful beach with the natural mangroves is simply a beauty, but if you are into a more active way to enjoy the nature: take a kayak. While you are doing some workout -as it might get a little windy and rough-, you will see the island from a different perspective. You can even make a stop to do some snorkeling at the reef. Its fun, it's healthy and for sure something else. There are several companies that offer kayak tours, we had good experience with The Shack Kayak Tours Aruba, find them on Facebook. □

National Park Arikok: Aruba's biggest nature conservation

The National Park Arikok comprises almost 18 % of the island. Its rugged terrain, desert-like hills filled with tall cacti, breathtaking coastline and protected local flora and fauna welcome you to be explored. There are numerous animals to discover, for example the sea turtle who lays his eggs on the park's beaches.

The national park Arikok takes you on a memorable journey of the islands past offering unique geological, cultural and historical sites. These can all be enjoyed and explored either on your own or during guided tours. A wide variety of educational and informative programs and fun activities is available.

Did you know that four of the in total seven species of sea turtle lay their eggs on Aruba's beaches? In the national park, a Least Tern (*Sterna antillarum*) keeps a strict eye on a very special event taking place below on the beach: a majestic Leatherback (*Dermochelys coriacea*) heads back to sea after laying her eggs, while another nest laid 2 months ago by the same female hatches—a very rare occurrence of daytime nesting and



hatching. Sea turtles prefer nesting in the cool and dark hours of the night. And hatchlings usually wait for the cue of cooling surface sand before emerging.

Nature Conservation

The protected area of National Park Arikok was officially established in 2000. Arikok National Park is a 34 square kilometers (7907 acres) of natural area, located at the north-eastern part of Aruba which contains examples of most of the

island's flora and fauna against a backdrop of great geological complexity. We are proud to state that approximately 18% of the total land area of Aruba is assigned as a National Park, to protect and preserve the flora, fauna, geology and historical remains present within Arikok National Park.

The Landscape

There is a great geological variety within the park. The main aspects are the rough hills of the volcanic Aruba lava formation, the mysterious rocks of the batholithic quartz-diorite/tonalite, and the limestone rocks from fossilized coral. The two tallest hills on the island are situated within the park. Jamanota hill 188 meters (617 ft) and Arikok hill 176 meters (577 ft), from which the name of the park is derived.

The line of the permanently wind-and-wave beaten North Coast is broken by several bays (boca's). Most of them are small yet impressive inlets at the mouth of dry riverbeds. Some of these bays (boca's) are spectacular sights, adorned with white, sandy beaches and sand dunes, as is the case at Boca Prins and Dos Playa.

Arikok is also home to Conchi, Aruba's most important natural attraction; also known as The Natural Pool. The journey to the Pool is and adventure by itself and only possible by foot, horse, ATV or 4x4 vehicle.

Cultural and Historical components

There are a number of sites within the park that attest to the history of Aruba. The Caquetío Indians left rock paintings in Cunucu Arikok and Fontein Cave. The bird drawing in the park logo is a copy of one of these historical artistic expressions.

Old plantation (Cunucus) sites tell the story of an active yet challenging agricultural past.

These Cunucus were also residential areas for the few families that worked the land. These families found ways to survive in the difficult conditions, and were able to erect their homes with materials found in the area. Two of these adobe houses have been restored. Park rangers are learning many of the old building techniques in order to preserve this unique Aruban mud-house. At Cunucu Arikok and near Plantation Prins you can find these adobe houses.

Park Management

For the management of the park, a dedicated foundation "Fundacion Parke Nacional Arikok" (FPNA), known today as the Aruba National Park Foundation was established in July 2003. In February 2017, mangrove and wetland RAMSAR site #198 Spanish Lagoon was annexed to Arikok National Park due to its importance as a feeding and breeding area for water birds and as a nursery area for a variety of marine organisms. With this addition, the areas under FPNA management increased by 70 hectares while the amount of species of flora and fauna to be conserved to over 250. On December 21st, 2018 (AB 2018 no. 77) Parke Marino Aruba – currently consisting of four marine protected areas (MPAs) – was officially established and subsequently brought under management of FPNA. In 2019 management plans will be established for the new MPAs which include: coral reefs, sea grass beds, mangrove systems, a large diversity of breeding seabirds. Parke Marino Aruba also contains potential shark nursery areas, endangered sea turtle nesting beaches and marine mammal nursery areas. □



The Bali Restaurant: a touristic hot spot and lost gem on the island

(Oranjestad)—Once located in what is now the Renaissance Marina, the Bali Restaurant was once both a touristic and local hot spot, and nowadays it's considered a forgotten gem on the island.

Known as "the floating restaurant", Bali first opened in 1955 by Willem "Bill" Strijland, who had experience in Javanese cuisine. At the time, the restaurant was pretty exclusive—with space to host only 25 guests. Yet, 4 years later, it was named the best restaurant in the Caribbean by the Caribbean Tourist Association.

The restaurant was probably most iconic for its Javanese-inspired exterior with its pointy, slanted roofs. However, the first version of Bali did not look like that at all but was still considered as one of the most popular restaurants on the island at the time. The restaurant saw three different owners during its existence, during which it underwent



various renovations and re-branding.

In 1964, the restaurant was taken over by Karel "Carl" Schmand. Over the years, the restaurant needed constant renovation and repair, mainly due to its vulnerability to leaks and the unstable pillars under-

neath the foundation. However, the biggest change made to the restaurant happened in the year 1970—still under the ownership of Schmand, when it got its iconic pointy roofs. The restaurant was also expanded to host a total of 85 guests. This was "The New

Bali", who had its official (re) opening in 1972.

After 1972, when Ronny Schmand took over, the restaurant saw yet another expansion; this time complete with a long bar and dance floor, where guests enjoyed

live music from legendary Aruban musician and composer, Toti Arends.

After 1989, the restaurant was again handed over to other owners, and since then suffered from unstable pillars underneath the foundation, resulting in various leaks and overflowing of water into the restaurant. And as most great things come to an end, so did the survival and maintenance of the Bali Restaurant. However, folks today still reminisce its legacy, and it's now considered a lost monument.

Be apart of the conversation: if you or any family member of yours have a memory of the Bali restaurant, whether it be a picture or just a story, share it with us! We would love to see this legendary hot spot through the lens of our visitors! □

Source and pictures credit to:
"De Kolibrie op de Rots (en meer over de geschiedenis van Aruba)" by Evert Bongers.

Visit the historic museum at Fort Zoutman



(Oranjestad)—Located in the middle of downtown Oranjestad, situated right next to the government building "Cocolishi", is one of the oldest buildings of Aruba: Fort Zoutman. First constructed in 1796, this site has been used (or left unused) in many ways and have survived eras of war and attempted dismantling.

When anyone refers to Fort Zoutman, they are actually referring to two separate buildings that, over the years,

have been merged: the fort and the tower. That's right, the iconic 5-story, squared tower was not part of the original structure of the fort, and is actually called "Willem III Toren". Constructed in 1867, this tower was named after the then-reigning king of The Netherlands, Willem III. Willem III Toren was originally a light tower, but after a request from Lieutenant Governor Jan Helenus in 1866, it also became a bell tower. The fort itself was originally constructed to protect the

commerce bay of Paardenbaai from pirates and other disreputable characters

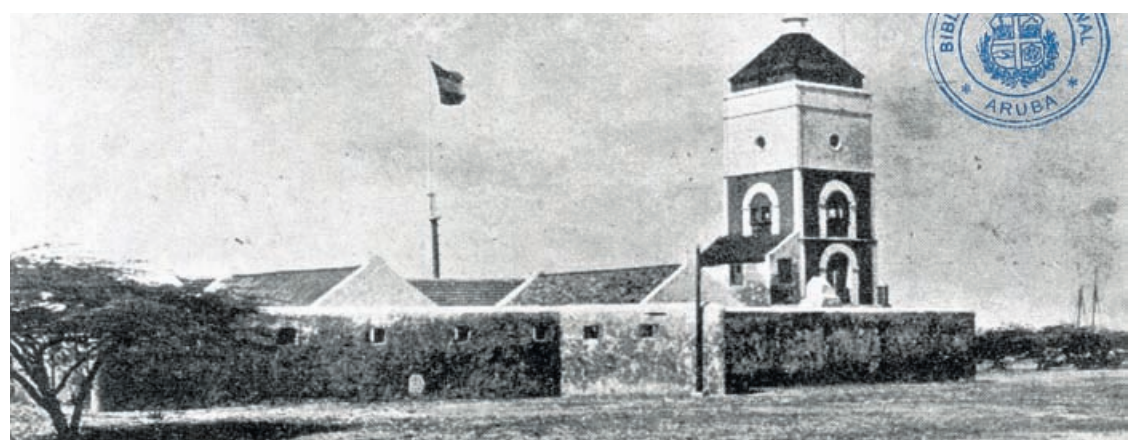
roaming the Caribbean Sea. Unlike the Willem III Toren, Fort Zoutman had a more tumultuous past, including the on-and-off reception of unwanted members of the English military several times (The Netherlands was at constant war with England back in the colonial era).

Over the years, both the fort and the tower had functioned as different government center points, including a tax and stamps office. For some time these two buildings also housed a police precinct and jail, and even experienced abandonment until the Cultural Center Aruba Foundation (CCA) petitioned for its renovation

in 1964, turning the site into the Historic Museum it currently is.

Despite its small size, The Historic Museum guards a rich depository of the commercial, military and social history of Oranjestad, offering a glance into how the social culture of the town came to be. If you are interested in history and want to learn more about Aruba, then Fort Zoutman should definitely be included into your itinerary. The museum is open Monday to Friday from 9am-6pm, and Saturday from 10am-2pm.

Source: The Old Fort of Aruba
by Jan Hartog.



CROSSWORD

By **THOMAS JOSEPH**

- ACROSS**
- 40 Terra —
 - 1 Bulb units
 - 6 Lesson leader
 - 11 "Adam Bede" author
 - 12 Chilled
 - 13 Bugs bugs him
 - 14 Big books
 - 15 Word on a bill
 - 16 Penny prez
 - 18 Quarter-back Manning
 - 19 Pitching stat
 - 20 Walker, on a sign
 - 21 Charged bit
 - 22 Military alert status
 - 24 Crumb carriers
 - 25 Libya neighbor
 - 27 Like an abyss
 - 29 Jazz bands
 - 32 Mess up
 - 33 Suffer
 - 34 Smelter supply
 - 35 Contrived
 - 36 Frilly wrap
 - 37 Wee bit
 - 38 Stage comment

DOWN

- 1 Did garden work
- 2 Attraction
- 3 #1 hit for Cyndi Lauper
- 4 Sock part
- 5 Attach, in a way
- 6 Carried
- 7 One, for Juan

- 8 #1 hit for Jim Croce
- 9 Spotted cat
- 10 Lacquer ingredients
- 17 Del Toro of "The Usual Suspects"
- 23 Recipe unit
- 24 Target
- 26 Comforts
- 27 Head out
- 28 Classroom need
- 30 Gave addresses
- 31 Some autos
- 33 Aids illegally
- 39 Game cube
- 41 Bullring cry

B	A	S	E	S		S	L	O	T	H
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			M	E	D	I	C	I		
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13						14				
15				16	17			18		
19				20				21		
22			23				24			
		25				26				
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32				33				34		
35				36				37		
38			39			40	41			
42						43				
44						45				

12-29

A X Y D L B A A X R
is LONGFELLOW

One letter stands for another. In this sample, A is used for the three L's, X for the two O's, etc. Single letters, apostrophes, the length and formation of the words are all hints. Each day the code letters are different.

12-29

CRYPTOQUOTE

BCK IBB KQC WIMBXHCN SW
TSXH FINK TCIH DC TSXH
DCNK EXMLC MG KQC GCV
TCIH. — YCQYCK YXHIK
MBLIG

Cryptoquote: BIRDS SING AFTER A STORM: WHY SHOULDN'T PEOPLE FEEL AS FREE TO DELIGHT IN WHATEVER SUNLIGHT REMAINS TO THEM? — ROSE KENNEDY

Full Chanukah in Aruba 2024 Schedule

December 25:

First Night Menorah Lighting at The Ritz-Carlton Aruba, Beachfront – **5:30 PM**

December 26:

Menorah Lighting at Playa Linda Beach Resort, Pool Deck – **5:30 PM**

December 27:

Shabbat Dinner at Chabad Aruba – Register at www.JewishAruba.com/Shabbat

December 29:

Car Menorah Parade leaving from California Lighthouse – **6:00 PM**

December 30:

Menorah Lighting at La Cabana Beachfront, Eagle Beach – **5:30 PM**

December 31:

Menorah Lighting at Marriott Ocean Club, Malmok Terrace – **5:30 PM**

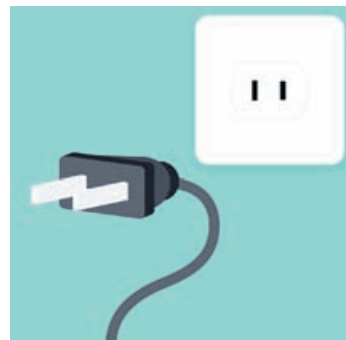
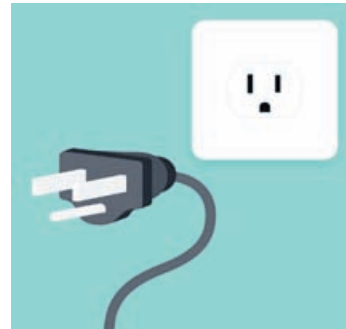
January 1:

Chanukah Concert featuring Nissim Black at Hyatt Parking Lot – **7:00 PM**

Helpful tips for your stay on Aruba

(Oranjestad)—When traveling to another country, especially for the first time, it is always better to be over-prepared than under-prepared. That is why we have a list of basicbut important information that we think may come in handy to Aruba's visitors.

Electrical power



Aruba generally operates on 110V to 127V supply

voltage and 60Hz. There are also three types of outlets used on the island: type A with two flat prongs; type B with two flat and one grounding prong, and on occasion, type F with two round prong and two earth clips on the side. However, Type A is most commonly found in homes and establishments.

Drinking water



The water that flows through the sinks of every house, hotels and other establishments is distilled and perfectly safe to drink. Aruba's drinking water exceeds WHO's international standards for water quality, so there is no need to buy bottled water from the store.

Supermarket hours



Supermarket hours may vary depending on where you are staying on the island. Generally though, most supermarkets are open from 8am to 9 or 10pm, Monday through Saturday. On Sundays, supermarkets generally close earlier; mostly around 2pm.

Safety



Since February 2024, Aruba has been categorized as the safest country in the Caribbean by The Telegraph, and many tourist that visit have often told us how they feel safe to explore the island or walk around at night. However, rare incidents do occurs, so keep yourself and your belongings safe.

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24/7

Climate change added 41 days of dangerous heat around world in 2024



Ricky Leath, an outreach specialist with the City of Miami, talks with Bei Zhao, right, as he works with the Miami-Dade County Homeless Trust to distribute bottles of water and other supplies to the homeless population, helping them manage high temperatures, May 15, 2024, in Miami.

Associated Press

By ALEXA ST. JOHN
Associated Press

People around the world suffered an average of 41 extra days of dangerous heat this year because of human-caused climate change, according to a group of scientists who also said that climate change worsened much of the world's damaging weather throughout 2024. The analysis from World Weather Attribution and Climate Central researchers comes at the end of a year that shattered climate record after climate record as heat across the globe made 2024 likely to be its hottest ever measured and a slew of other fatal weather events spared few.

"The finding is devastating but utterly unsurprising: Climate change did play a role, and often a major role in most of the events we studied, making heat, droughts, tropical cyclones and heavy rainfall more likely and more intense across the world, destroying lives and livelihoods of millions and often uncounted numbers of people," Friederike Otto, the lead of World Weather Attribution and an Imperial College climate scientist, said during a media briefing on the scientists' findings. "As long as the world keeps burning fossil fuels, this will only get worse." Millions of people endured stifling heat this year. Northern California and Death

Valley baked. Sizzling daytime temperatures scorched Mexico and Central America. Heat endangered already vulnerable children in West Africa. Skyrocketing southern European temperatures forced Greece to close the Acropolis. In South and Southeast Asian countries, heat forced school closures. Earth experienced some of the hottest days ever measured and its hottest-yet summer, with a 13-month heat streak that just barely broke. To do its heat analysis, the team of volunteer international scientists compared daily temperatures around the globe in 2024 to the temperatures that would have been expected in a world without climate change. The results are not yet peer-reviewed, but researchers use peer-reviewed methods. Some areas saw 150 days or more of extreme heat

due to climate change. "The poorest, least developed countries on the planet are the places that are experiencing even higher numbers," said Kristina Dahl, vice president of climate science at Climate Central. What's worse, heat-related deaths are often underreported. "People don't have to die in heat waves. ☐



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2 Bed Oceanside \$26,000
2 Bed Ocean view \$22,500
2 Bed Garden view \$18,500
3 Bed Ocean view \$36,000
2 Bed WK 51 Ocean view \$65,500
2 Bed WK 52 Ocean View \$65,500
2 Bed WK 7 and 14 - all views

GOLD SEASON

2 Bed Oceanfront \$20,000
2 Bed Oceanside \$15,500
2 Bed Ocean view \$14,500
2 Bed Garden view \$13,000
3 Bed Ocean view \$30,000

Marriott Aruba Ocean Club PLATINUM SEASON

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2 Bed Ocean view \$29,000
1 Bed Ocean front \$23,000
1 Bed Ocean View \$17,000

GOLD SEASON

2 Bed Oceanfront \$22,500
2 Bed Ocean view \$17,000
1 Bed Oceanfront \$13,000
1 Bed Ocean View \$11,500

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San Nicolas	584 5000
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Fire Dept.	115
Red Cross	582 2219

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A1 Taxi Serv.	280 2828

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Tel. 736 2952
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Fundacion Contra Violencia
Relacional Tel. 583 5400
Centre for Diabetes
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Caya G.F. Betico Croes
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ARUBA TODAY NEWS

10 tips from experts to help you change your relationship with money in 2025

By CORA LEWIS and
ADRIANA MORGA
Associated Press

NEW YORK (AP) — With the end of 2024 around the corner, you might be reflecting on financial goals for 2025. Whether you're saving to move out of your parents' house or pay off student loan debt, financial resolutions can help you stay motivated, said Courtney Alev, consumer advocate for Credit Karma.

"Entering a new year doesn't erase all our financial challenges from the prior year," Alev said. "But it can really help to bring a fresh-start mentality to how you're managing your finances."

If you're planning to make financial resolutions for the new year, experts recommend that you start by evaluating the state of your finances in 2024. Then, set specific goals and make sure they're attainable for your lifestyle.

Here are some tips from experts:

Change your relationship with money

Think about how you currently deal with finances: what's good, what's bad, and what can improve.

"Let this be the year you change your relationship with money," said Ashley Lapato, personal finance educator for YNAB, a budgeting app.

If you feel like money is a chore, that there's shame surrounding the topic of money, or like you were born being "bad at money," it's time to change that mentality, Lapato said.

To adjust your approach, Lapato recommends viewing money goals as an opportunity to imagine your desired lifestyle in the future. She recommends asking questions like, "What do my 30s look like? What do my 40s look like?" and using money as a means to get there.

Liz Young Thomas, head of SoFi Investment Strategy, added that it's key you forgive yourself for past mistakes in order to move into the new year with motivation.

Know your "why"

When setting your financial resolutions for 2025, it's impor-



The 2025 New Year's Eve numerals are displayed in Times Square, on Dec. 18, 2024, in New York. Associated Press

tant to establish the "why" of each, said Matt Watson, CEO of Origin, a financial tracking app.

"If you can attach the financial goal to a bigger life goal, it's much more motivating and more likely you'll continue on that path," Watson said.

Whether you're saving to buy a house, pay off credit card debt or take a summer vacation, being clear about the goal can keep you motivated. Watson also recommends using a tool to help you keep track of your finances, such as an app, spreadsheet, or website.

Budget, budget, budget

"After three years of inflation, your pay increases are likely still playing catch up to your monthly expenses, leaving you wondering where all the money is going," said Greg McBride, chief financial analyst at Bankrate. "Make that monthly budget for 2025 and resolve to track your spending against it throughout the year." McBride said that you may need to make adjustments during the year as certain expenses increase, which would require cutting back in other areas.

"Calibrate your spending with your income, and any month you spend less than budgeted, transfer the difference into your savings account, ideally a high-yield savings account," he said.

Pay down outstanding debt

"Interest rates aren't likely to come down very fast, so you're still going to have to put in the hard work of paying down debt, especially high-cost credit card debt, and do so with urgency," McBride said.

Start by taking stock of how much debt you have now relative to the beginning of the year. Hopefully you've made steady progress on paying it down, but, if you've gone in the other direction, McBride encourages making a game plan. That includes looking into 0% balance transfer offers.

Take control of your credit card interest rate

"You have more power over credit card interest rates than you think you do," said Matt Schulz, chief credit analyst at LendingTree. "Wielding that power is one of the best moves you can make in 2025."

A 0% balance transfer credit card is "a good weapon" in the fight against high card APRs, or annual percentage rates, he said. A low-interest personal loan is an option as well. You may simply be able to pick up the phone and ask for a lower interest rate. LendingTree found that a majority of people who did that in 2024 were successful, and the average reduction was more than 6 points.

Set realistic, practical goals

When planning for your financial resolutions, it's important to consider how you're going to make your goals sustainable for your lifestyle, said Credit Karma's Alev.

"It really is a marathon, not a sprint," Alev said.

Alev recommends setting realistic, practical goals to make it easier to stick with them.

For example, instead of planning to save thousands of dollars by the end of the year, start by saving \$20 a paycheck.

Even when your plans are achievable, there are times you'll get derailed. Maybe it's an unexpected medical bill or an extraordinary life event. When these situations happen, Alev recommends trying not to feel defeated and working to get back on track without feeling guilty.

Don't bury your head in the sand

"You can't manage what you can't see, so set a New Year's resolution to check your credit score monthly in 2025," said Rikard Bandedo, chief economist at VantageScore. "Be sure to pay more than the minimum on your credit accounts, as that's one of the best ways to boost your credit score."

Bandedo also advises student loan borrowers to make all payments on time, as servicers will begin to report late payments starting in January,

and missed payments will affect borrowers' credit scores.

Automate savings, where possible

Automated changes, like increasing workplace 401(k) plan contributions, setting up direct deposits from paychecks into dedicated savings accounts, and arranging for monthly transfers into an IRA and/or 529 college savings accounts all add up quickly, McBride said.

Slow down

Your financial goals can encompass more than just managing your money better — they can also be about keeping your money safe from scams. A golden rule to protect yourself from scams is to "slow down," said Johan Gerber, executive vice president of security solutions at Mastercard.

"You have to slow down and talk to other people if you're not sure (whether or not) it's scam," said Gerber, who recommends building an accountability system with family to keep yourself and your loved ones secure.

Scammers use urgency to make people fall for their tricks, so taking your time to make any financial decision can keep you from losing money.

Focus on financial wellness

Your financial goals don't always have to be rooted in a dollar amount — they can also be about well-being.

Finances are deeply connected with our mental health, and, to take care of our money, we also need to take care of ourselves.

"I think that now more than any other year, your financial wellness should be a resolution," said Alejandra Rojas, personal finance expert and founder of The Money Mindset Hub, a mentoring platform for women entrepreneurs. "Your mental health with money should be a resolution."

To focus on your financial wellness, you can set one or two goals focusing on your relationship with money. For example, you could find ways to address and resolve financial trauma, or you could set a goal to talk more openly with loved ones about money, Rojas said. □

On Football: Nick Sirianni's success is often overshadowed by self-inflicted distractions

By **ROB MAADDI**
AP Pro Football Writer

Nick Sirianni has the highest winning percentage among active NFL coaches and the fifth-best in NFL history.

He should be lauded for his accomplishments with the Philadelphia Eagles. Coaches who win as frequently as Sirianni are esteemed.

The four coaches ahead of him on the overall list: Guy Chamberlin, John Madden, Vince Lombardi and George Allen are in the Pro Football Hall of Fame.

But Sirianni's reputation doesn't match up to his .697 winning percentage. He's more often ridiculed for his sideline antics than praised for his coaching success.

Many of the critics include former players and coaches now working in the media. The criticism is sometimes over the top and unfair.

ESPN analyst Damien Woody, a two-time Super Bowl champion with the New England Patriots, called Sirianni a clown in October for yelling and gesturing at Eagles fans toward the end of a close



Philadelphia Eagles head coach Nick Sirianni speaks to members of the media after an NFL football game against the Washington Commanders, Sunday, Dec. 22, 2024, in Landover, Md.

Associated Press

victory over Cleveland. Sirianni heard "Fire Nick!" chants during that game and reacted emotionally. Still, he apologized a day later.

"I'm sorry and disappointed about how my energy was directed at the end of the game," he said. "My energy should be all in on coaching, motivating, and celebrating with our guys.

And so, I've got to have better wisdom and discernment of when to use that energy, and that wasn't the time."

After the Eagles beat Kansas City on the road in a Monday night game last year, Sirianni mocked Chiefs fans as he walked off the field.

Some viewed it as a passionate response to a hard-

fought victory against the team that beat Philadelphia 38-35 in the Super Bowl nine months earlier.

Others considered it childish behavior.

Sirianni's latest incident isn't debatable. He exchanged words with former Eagles three-time Pro Bowl tight end Zach Ertz after Washington's comeback win against Philadelphia.

Videos show Ertz gave Sirianni a high-five as they were headed in opposite directions. Sirianni turned to say something to Ertz, who then turned around and walked back toward his former coach.

Reports said Sirianni mocked Ertz for having little impact on the game he had one catch after taking exception to the hard hand slap. The two cleared the air this week after Sirianni called Ertz to apologize. Ertz downplayed the exchange on Thursday, saying he has a great relationship with Sirianni and "no ill feelings."

Ertz caught the go-ahead touchdown pass from Nick Foles when the Eagles beat New England in the Super Bowl. He's beloved in Philadelphia for his performance on the field during eight-plus seasons with the team and his impact in the community.

Sirianni didn't endear himself to anyone with this unnecessary spat.

"Sirianni has the vibe of a fan who won a contest to be the team's head coach for a day," ProFootballTalk.com posted on X. □

Tigers sign former Yankees second baseman Gleyber Torres to a \$15 million, 1-year deal

DETROIT (AP) — The Detroit Tigers signed former New York Yankees second baseman Gleyber Torres to a \$15 million, one-year contract on Friday.

The two-time All-Star gets a slight raise from his \$14.2 million salary with the Yankees. His agreement includes a one-time assignment bonus of \$500,000.

Torres hit .265 with 138 home runs and 441 RBIs in seven seasons with the Yankees, who acquired him from the Cubs in the July 2016 trade that sent closer Aroldis Chapman to Chicago.

The 28-year-old infielder hit .257 with 15 homers, 63 RBIs and 26 doubles last season while helping the Yankees

win the AL East and reach the World Series, where they lost to the Los Angeles Dodgers in five games. He was hitting .221 with eight homers and 30 RBIs in 86 games through July 4, then batted .298 with seven homers and 30 RBIs in his last 68 games.

Torres' 18 errors were six more than any other major league second baseman. He was benched for a June 27 game against the New York Mets after a poor performance in the Subway Series opener, then was pulled by manager Aaron Boone for lack of hustle in an Aug. 2 game against Toronto. Torres responded well to Boone's decision

and did not have similar issues for the rest of the season.

Tigers President of Baseball Operations Scott Harris told reporters Torres is expected to play second in Detroit while Colt Keith, whose 12 errors at second last season were second to Torres' total, will shift to first base. Torres was the Yankees shortstop until September 2021, when he was shifted to second after making 18 errors, including four in the prior week.

Torres, a native of Caracas, Venezuela, was originally signed in 2013 by the Cubs and included in a deal in 2016 with Adam Warren, Billy McKinney and Rashad

Crawford that sent Chapman to Chicago. The Cubs ended up beating Cleve-

land in the World Series that year, ending a 108-year drought. □



New York Yankees' Gleyber Torres reacts after hitting a two-run home run against the Kansas City Royals during the third inning Game 1 of the American League baseball division series, Saturday, Oct. 5, 2024, in New York.

Associated Press

Navy gets 95-yard TD run from Horvath and stops 2-point try to beat Oklahoma in Armed Forces Bowl

By **STEPHEN HAWKINS**

AP Sports Writer

FORT WORTH, Texas (AP)

— Blake Horvath set a Navy record with a 95-yard touchdown run and then scored a go-ahead 6-yarder with 4:34 left as the Midshipmen overcame an early two-touchdown deficit and stopped a late 2-point conversion attempt to beat Oklahoma 21-20 in the Armed Forces Bowl on Friday.

The Sooners (6-7) got a 10-yard touchdown pass from Michael Hawkins Jr. to Jake Roberts with six seconds left. They then went for the win, but Hawkins was sacked by Justin Reed on the conversion try.

Just two weeks after a dominating win over Army for the Commander-in-Chief's Trophy, the Midshipmen (10-3) reached 10 wins for the sixth time. The last 10-win season had been in 2019, which had



Navy quarterback Blake Horvath throws a pass against Oklahoma during the first half of the Armed Forces Bowl NCAA college football game, Friday, Dec. 27, 2024, in Fort Worth, Texas.

Associated Press

been their last winning season.

Horvath's record run on a sprint down the middle of the field tied the game at 14 late in third quarter. He

then put Navy ahead for the first time on his 6-yard TD run, one play after he converted a fourth-and-3 with a 16-yard pass to Eli Heidenrich.

Horvath ran 18 times for 155 yards, and completed 7 of 12 passes for 92 yards. Alex Tecza had an 11-yard TD run for the Midshipmen. Oklahoma went up after

Gavin Sawchuk's 21-yard TD on the opening drive, when he had 37 yards after only 61 in his other eight games this season. It was 14-0 with 5:56 left in the first quarter after Hawkins rolled left, reversed field and got almost to the other side of the field before throwing to Zion Kearney for a 56-yard catch-and-run TD.

Oklahoma wrapped up its first season in the Southeastern Conference with their second 6-7 record in coach Brent Venables' three seasons.

The Sooners had a much different-looking roster than the regular season. More than two dozen players went into the transfer portal, and the Sooners were also without stand-out linebacker Danny Stutzman and safety Billy Bowman, who bypassed playing to begin preparation for the NFL draft.

Hawkins completed 28 of 43 passes for 247 yards and two touchdowns in his first start for the Sooners in more than two months.

Hawkins started three games in the middle of the season, and was the first Sooners true freshman quarterback to win his first road start at Auburn on Sept. 28. Jackson Arnold returned to the starting role the final five regular-season games. But Arnold then left in the portal to go to Auburn.

The takeaway

Oklahoma: While the Sooners played in a bowl for the 26th consecutive season, they had 23 winning seasons in a row before Venables took over as head coach. ... Hawkins was hampered by at least six dropped passes while throwing to a group whose only scholarship receivers were freshmen.

Navy: The Midshipmen are 2-0 against Oklahoma, the only other meeting a 10-0 win at Norman in 1965. They beat an SEC team for the first time since a 21-0 win over Mississippi in the Sugar Bowl on New Year's Day 1955. □



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